

ORIGINAL

Approved: T. JOSIAH PERTZ  
 Assistant United States Attorney

Before: THE HONORABLE SARAH NETBURN  
 United States Magistrate Judge  
 Southern District of New York

22 MAG 8466

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	:	
UNITED STATES OF AMERICA	:	<u>SEALED COMPLAINT</u>
	:	
- v. -	:	Violations of
	:	18 U.S.C. §§ 1349, 1028A
OBIOMA IWOBI,	:	and 2
Defendant.	:	
	:	COUNTY OF OFFENSE:
	:	NEW YORK
- - - - -	X	

SOUTHERN DISTRICT OF NEW YORK, ss.:

CHRISTOPHER SWENSON, being duly sworn, deposes and says that he is a Special Agent with the Office of Inspector General of the United States Department of State, and charges as follows:

COUNT ONE  
 (Conspiracy to Commit Wire Fraud)

1. From in or about 2019, up to and including in or about 2021, in the Southern District of New York and elsewhere, OBIOMA IWOBI, the defendant, and others known and unknown, willfully and knowingly did combine, conspire, confederate, and agree together and with each other, and with others known and unknown, to commit wire fraud, in violation of Title 18, United States Code, Section 1343.

2. It was a part and an object of the conspiracy that OBIOMA IWOBI, the defendant, and others known and unknown, knowingly having devised and intending to devise a scheme and artifice to defraud and for obtaining money and property by means of false and fraudulent pretenses, representations, and promises, would and did transmit and cause to be transmitted by means of wire, radio, and television communication in interstate and foreign commerce, writings, signs, signals, pictures, and

sounds for the purpose of executing such scheme and artifice, in violation of Title 18, United States Code, Section 1343.

(Title 18, United States Code, Section 1349.)

COUNT TWO

(Aggravated Identity Theft)

3. From in or about 2019 up to and including in or about 2021, in the Southern District of New York and elsewhere, OBIOMA IWOB, the defendant, knowingly did transfer, possess, and use, without lawful authority, a means of identification of another person, during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit, IWOB used debit cards in the names of unwitting individuals to withdraw fraudulently obtained funds, during and in relation to the wire fraud conspiracy alleged in Count One of this Complaint.

(Title 18, United States Code, Sections 1028A(a)(1), 1028A(b), and 2.)

The bases for my knowledge and the foregoing charges are, in part, as follows:

4. I am a Special Agent with the Office of Inspector General of the United States Department of State ("DOS-OIG"). I have been personally involved in the investigation of this matter. This affidavit is based upon my investigation, my conversations with law enforcement agents and others, and my examination of reports and records. Because this affidavit is being submitted for the limited purpose of establishing probable cause, it does not include all the facts that I have learned during the course of my investigation. Where the contents of documents and the actions, statements, and conversations of others are reported herein, they are reported in substance and in part, except where otherwise indicated.

Overview of the Scheme to Steal Payments Intended for  
Department of State Retirees

5. Based on my participation in this investigation, I have learned the following, in substance and in part. From approximately 2019 through 2021, OBIOMA IWOBI, the defendant, participated in a scheme to defraud the United States Department of State by stealing annuity payments that were intended for Department of State retirees (the "Annuity Scheme"). IWOBI, along with others known and unknown (the "Coconspirators"), obtained the retirees' personal identifying information ("PII"), opened bank accounts (the "Straw Accounts") in the names of unwitting straw accountholders (the "Straw Accountholders"), and contacted the Department of State to request that the depositing account information for the retirees be changed so that annuity payments would be deposited into the Straw Accounts. Once the funds were deposited into the Straw Accounts, IWOBI, knowing full well that the funds were stolen, then withdrew money from the Straw Accounts, sending a portion of the funds to his coconspirators and keeping the rest for himself.

Discovery of the Annuity Scheme

6. Based on my review of Department of State records and my conversations with other Department of State personnel, I have learned the following, in substance and in part:

a. Beginning in or about January 2020, numerous retired Department of State employees (the "Retirees") contacted the Annuitant Pay office at the Charleston Global Financial Services ("CGFS") center to notify the CGFS that the retirees had not received their pension payments as scheduled.

b. CGFS personnel reviewed records from the email account maintained by the Department of State to provide annuitants help with payment issues (the "Pay Help Account"). CGFS discovered that, between in or about late 2019 and early 2020, the Pay Help Account had received several emails in which individuals purporting to be Retirees asked to change the account and routing numbers to which their annuity payments were directed. Acting on those emails, Department of State personnel had changed the account and routing numbers to which the Retirees' annuity payments were directed.

c. CGFS personnel also reviewed records of the United States Office of Personnel Management ("OPM") Annuitant Express computer database located in Macon, Georgia, which maintains records regarding the Retirees and their annuity

payments. CGFS personnel discovered that, between in or about late 2019 and early 2020, valid login credentials belonging to the Retirees had been used to access the Annuitant Express database and then to change the accounting and routing numbers for future payments to new bank accounts.

7. Based on my review of records from OPM, I learned that many of the redirected payments were deposited into accounts at Regions Bank.

8. Based on my review of transactional data and account information from Regions Bank, I have learned the following, in substance and in part:

a. Beginning in or about May 2019, nearly 100 accounts were opened in the names of Straw Accountholders ("the Regions Accounts"). Many of the Regions Accounts appeared to have been opened a short time before the stolen Retiree funds were deposited.

b. With respect to many of the Regions Accounts, shortly after an account was opened, the mailing address tied to the account was changed from the address initially listed on the account opening documents. Whereas the Regions Accounts were opened using dozens of different addresses, the addresses were then changed to one of approximately 15 addresses. One particular address was listed for more than 10 of the Regions Accounts. Based on my training and experience, I believe that the Coconspirators changed the physical addresses associated with the accounts to prevent unwitting victims and Straw Accountholders from receiving mail at their actual addresses, thereby tipping them off to the scheme.

9. Based on my review of IP logs from OPM, I know that the Coconspirators accessed the OPM Annuitant Express database using, among others, an IP address ending in 196 (the "196 IP Address"). Based on my review of a database provided by RIPE, a non-profit registry of internet number resources including IP addresses, the 196 IP Address is assigned to a particular server with an address in New York, New York. Based on that information, and my training, experience, and participation in this investigation, I believe that, in furtherance of the scheme, electronic signals passed over the wires from a server located inside the Southern District of New York, to points located outside the Southern District of New York, including in the state of Georgia.

The Background Check Website Transactions

10. Based on my review of transactions associated with one of the Regions Accounts ("Regions Account-1"), I have learned that Regions Account-1 was used to conduct transactions (the "Background Check Website Transactions") on a particular website which offers background check services based on the collection of personal identifying information (the "Background Check Website"). Based on my review of the Background Check Website, I have learned that it aggregates and sells personal information about individuals, including their addresses, phone numbers, and other information. The Background Check Website is headquartered in New York, New York. Based on my training, experience, and participation in this investigation, I know that individuals involved in fraud and identity theft schemes can use such personal information to steal individuals' identities and open bank accounts in the names of those individuals.

11. Based on my review of Background Check Website records, I learned the following, in substance and in part:

a. The Background Check Website transactions were conducted through a Background Check Website account created on or about March 8, 2020 at approximately 11:29 p.m. (the "Background Check Website Account").

b. The Background Check Website Account was used to run approximately 518 reports on numerous individuals, addresses and businesses. Based on a comparison of the subjects of these reports with the names used on the Regions Accounts, I learned that dozens of the Straw Accountholders were the subjects of Background Check Website reports.

Identifying IWOBI As a Participant in the Scheme

12. I have become familiar with the appearance of OBIOMA IWOBI, the defendant, based, in substance and in part, on my review of a photograph of IWOBI from in or about 2019 in the Department of State's Consolidated Consular Database, as well as my in-person observations of IWOBI in or about January 2021, as described further below.

13. Based on a review of account opening records, account statements, and surveillance footage provided by Regions Bank, I have learned the following, in substance and in part:

a. In or about 2019 and 2020, debit cards connected to the Regions Accounts were used in the Dallas, Texas area to



make purchases at Walmart, Kroger and Target ("the Dallas Transactions"). Many of these purchases included money orders. Based on my review of over a dozen images from the Dallas Transactions, including surveillance videos and photos from Walmart, Kroger, and ATMs, as well as closed-circuit television images from multiple financial institutions, I observed that an individual I identified as OBIOMA IWOBI, the defendant, appears in surveillance footage during the Dallas Transactions and appears to be the one conducting the transactions.

b. Several money transfers and money orders were made from a Regions Account into an account at First National Bank Texas ("First National Bank Texas Account-1"). Based on my review of records and images provided by First National Bank Texas, I learned that an individual I recognize as IWOBI appears in photos and videos encompassing seven separate transactions beginning in or about December 2019, wherein he deposits money into First National Bank Texas Account-1.

c. A surveillance photo taken on or about February 2, 2020 shows an individual I recognize as IWOBI using a card linked to a Regions Account ending in 8909 (the "Regions 8909 Card") at a Regions Bank ATM in Allen, Texas. IWOBI is not the named accountholder for the Regions Account ending in 8909.

d. On or about June 6, 2020, a card linked to a Regions account ending in 0069 ("the Regions 0069 Card") was used to conduct a transaction at a Walmart near Dallas, Texas. Based on surveillance footage provided by Walmart, I recognize IWOBI using the Regions 0069 Card at Walmart on or about June 6, 2020. IWOBI is not a named accountholder of the account linked to the Regions 0069 Card.

#### Evidence of the Scheme on IWOBI's Laptop

14. Based on my participation in this investigation, I have learned the following, in substance and in part. On or about January 18, 2021, OBIOMA IWOBI, the defendant, landed at Dallas-Fort Worth International Airport after a trip to Nigeria, at which point he was interviewed by agents from DOS-OIG and U.S. Customs and Border Protection. DOS-OIG seized several electronic devices from IWOBI, including a laptop (the "Laptop"), which IWOBI acknowledged was his, although he said someone else had briefly used it in Nigeria. IWOBI also provided the password to the Laptop. A review of electronically stored information from the seized devices, which were searched pursuant to a judicially authorized search warrant, confirmed IWOBI's participation in the Annuity Scheme. In particular, I

learned the following, in substance and in part, from an examination of the devices:

a. The Laptop contained approximately 53 text files made up of, in substance and in part, lists of names, addresses, and bank account information. These files included over 1,000 names, over 900 addresses or portions of addresses, and hundreds of bank account numbers held in 20 different financial institutions. Of the financial accounts, several hundred were at Regions Bank, including several accounts in the names of Retirees and accounts otherwise used to receive proceeds from the Annuity Scheme. Based on my review of account records and surveillance images provided by Regions Bank, I have seen an individual I recognize as IWOBI withdrawing funds from several accounts that were used to receive proceeds of the Annuity Scheme.

b. The Laptop contained several applications that I recognize based on training and experience to be used for anonymizing Internet activity, including a web browser that anonymizes a user's web traffic, and virtual private network programs.

c. The Laptop's web browsing history included Google searches for terms such as "unemployment scams," "sba loan status," "ssa payment schedule," "ides payment to senior citizens," and "hidemyass proxy," as well as visits to the website of Regions Bank and the Background Check Website.

d. The Laptop contained archived messages from the chat application ICQ, including messages sent by the local user of the machine, i.e., IWOBI. Messages included the following, in substance and in part:

i. On or about November 8, 2017, IWOBI sent another user a "guide" to "getting a loan." His advice included, in substance and in part, acquiring a disposable phone, personal identifying information on a potential target (whom he referred to as a "mark"), and a new email address. IWOBI recommended opening a bank account in the name of the "mark," applying for a loan in the victim's name, and then depositing the proceeds into the fraudulently opened account.

ii. On or about June 11, 2019, IWOBI wrote, in substance and in part, "i have drops... i do bank logins bill pay cc retirement ssa etc." Based on my training, experience, and participation in this investigation, I believe "drops"

refers to accounts where stolen funds may be deposited and ultimately withdrawn or otherwise transferred out to coconspirators. I further believe that "i do bank logins bill pay cc retirement ssa etc." refers to illegal services IWOBI offered to provide.

iii. On or about June 27, 2019, a particular user wrote IWOBI, "Need a good drop bank," to which IWOBI responded, "is regions good for u." Based on my training, experience, and participation in this investigation, I believe a "drop bank" refers to a bank where stolen funds may be deposited and ultimately withdrawn or otherwise transferred out, and that "regions" refers to Regions Bank, where, as noted above, IWOBI and the Coconspirators had opened the Regions Accounts.

iv. On or about January 4, 2020, IWOBI wrote, in substance and in part, "DOS2 TREAS 310," "paid on jan 2<sup>nd</sup>," and "FED ANNU." Based on my review of Regions account records, I know that on or about January 2, 2020, a Department of State annuity payment in the amount of \$4,439.60 was deposited into a particular Regions account ending in 0715.


WHEREFORE, I respectfully request that a warrant be issued for the arrest of OBIOMA IWOBI, the defendant, and that he be arrested, and imprisoned or bailed, as the case may be.

/s authorized electronic signature

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CHRISTOPHER SWENSON  
Special Agent  
United States Department of State

Sworn to me through the transmission of this Affidavit by reliable electronic means, pursuant to Federal Rules of Criminal Procedure 4.1, this 21 Day of October, 2022



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THE HONORABLE SARAH NETBURN  
UNITED STATES MAGISTRATE JUDGE  
SOUTHERN DISTRICT OF NEW YORK